

Information to identify the case:

Debtor 1	<u>Jacqueline B Levy</u>	Social Security number or ITIN	xxx-xx-1631
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	16-30908-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jacqueline B Levy
dba Cross Keys K9, INC

12/8/20

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jacqueline B Levy
Debtor(s)

Case No. 16-30908-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Dec 08, 2020

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2020:

Recip ID	Recipient Name and Address
db	+ Jacqueline B Levy, 781 Washinton Ave, Williamstown, NJ 08094-6122
cr	+ JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516477783	+ Amex/Dsnb, PO Box 17759, Clearwater, FL 33762-0759
516477792	+ City of Alexandria, Treasures Office, PO Box 34750, Alexandria, VA 22334-0750
516509532	+ City of Alexandria, Virginia, Finance Revenue Division, PO Box 178 Attn. S. Washington, Alexandria, VA 22313-1500
516477793	+ Department of Finance, Revenue Division, PO Box 178, Alexandria, VA 22313-1500
516477797	+ Forester, Garbus & Garbus, 60 Motor Parkway, Commack, NY 11725-5710
516477798	+ Franklin Township Municipal Court, 1571 Delsea Drive, Franklinville, NJ 08322-2391
516477799	+ GC Services Limited Partnership, P.O. Box 1545, Houston, TX 77251-1545
516612942	+ JPMorgan Chase Bank, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 7000 Kansas Lane, Monroe LA 71203
516506418	+ Kubota Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516477806	+ Maneri Law Firm, LLC, 30 Two Bridges Rd, Suite 260, Fairfield, NJ 07004-1558
517545922	+ New Penn Financial, LLC d/b/a Shellpoint, Mortgage Servicing, Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675
516477808	+ Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex, Trenton, NJ 08625-0112
516545551	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
516477813	+ Schlee & Stillman, LLC, 50 Tower Office Park, Woburn, MA 01801-2113
516477815	+ Seminary Walk Condominium, c/o Whiteford, Taylor, & Preston, LLP, 3190 Fiarview Park Dr, Suite 800, Falls Church, VA 22042-4558
516477816	+ State Of New Jersey, P.O. Box 445, Department Of Treasury, Trenton, NJ 08695-0445
516662974	+ TD Bank, N.A., PO Box 16029, Lewiston, ME 04243-9507
516667851	+ TD Bank, N.A., Michael E. Blaine, Esq, 30 Montgomery Street, Suite 1205, Jersey City NJ 07302-3835
516477819	+ The Law Offices of Frederic I. Weinberg, and Associates, 1200 Laurel Oak Road, Suite 104, Voorhees, NJ 08043-4317
516879171	+ Township of Franklin, c/o Platt & Riso, P.C., 40 Berlin Avenue, Stratford, New Jersey 08084-1404
517163891	+ US Bank Custodian for Actlien Holding, c/o Pellegrino & Feldstein, 290 Route 46 West, Denville, NJ 07834-1239
516677594	+ Wells Fargo Bank, N.A., P.O. Box 45038 MAC Z3057012, Jacksonville, FL 322325038

TOTAL: 24

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 08 2020 21:43:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 08 2020 21:43:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516477782	+ EDI: URSI.COM	Dec 09 2020 02:13:00	Alltran Financial, LP, PO Box 722929, Houston, TX 77272-2929
516477784	EDI: BANKAMER.COM	Dec 09 2020 02:13:00	Bank Of America, Po Box 982238, El Paso, TX 79998

District/off: 0312-1

User: admin

Page 2 of 4

Date Rcvd: Dec 08, 2020

Form ID: 3180W

Total Noticed: 52

516477785	+ Email/Text: cms-bk@cms-collect.com	Dec 08 2020 21:42:00	Capital Management Service, Lp, 726 Exchange St Ste 700, Re: Citi, Buffalo, NY 14210-1464
516477786	+ EDI: RMSC.COM	Dec 09 2020 02:13:00	Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
516477787	+ Email/Text: bankruptcy@cavps.com	Dec 08 2020 21:43:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
516661354	+ EDI: WFNNB.COM	Dec 09 2020 02:13:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516477794	EDI: DISCOVER.COM	Dec 09 2020 02:13:00	Discover, P.O. Box 15316, Wilmington, DE 19850
516488388	EDI: DISCOVER.COM	Dec 09 2020 02:13:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516477795	Email/Text: data_processing@fin-rec.com	Dec 08 2020 21:42:00	Financial Recovery Services, PO Box 385908, Minneapolis, MN 55438-5908
516477796	+ EDI: FSAE.COM	Dec 09 2020 02:13:00	First Source, Po Box 628, Buffalo, NY 14240-0628
516477800	EDI: IIC9.COM	Dec 09 2020 02:13:00	IC Systems, 444 Highway 96 East PO Box 64437, St Paul, MN 55164-0437
516477803	+ EDI: IRS.COM	Dec 09 2020 02:13:00	IRS, 1601 Market St, Philadelphia, PA 19103-2301
516477788	EDI: JPMORGANCHASE	Dec 09 2020 02:13:00	Chase Bank, PO Box 15298, Wilmington, DE 19850
516477790	EDI: JPMORGANCHASE	Dec 09 2020 02:13:00	Chase Mortgage, PO Box 24696, Columbus, OH 43224
516663299	EDI: JPMORGANCHASE	Dec 09 2020 02:13:00	JPMorgan Chase Bank, N.A., Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
516477809	+ EDI: RMSC.COM	Dec 09 2020 02:13:00	Old Navy, PO Box 965036, Orlando, FL 32896-5036
516477810	+ EDI: RMSC.COM	Dec 09 2020 02:13:00	Pay Pal Credit, PO Box 105658, Atlanta, GA 30348-5658
518056422	+ Email/Text: bncmail@w-legal.com	Dec 08 2020 21:43:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518056421	+ Email/Text: bncmail@w-legal.com	Dec 08 2020 21:43:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
516477812	+ Email/Text: bk-notification@sps-law.com	Dec 08 2020 21:42:00	Schachter And Portnoy, Llc, 3490 US Rt 1, Ste 6, Princeton, NJ 08540-5920
516477818	EDI: TDBANKNORTH.COM	Dec 09 2020 02:13:00	Td Bank, 32 Chestnut Street, Lewiston, ME 4240
516661769	+ Email/Text: bncmail@w-legal.com	Dec 08 2020 21:43:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516477817	+ EDI: WTRRN BANK.COM	Dec 09 2020 02:13:00	Target, PO Box 673, Minneapolis, MN 55440-0673
516477820	+ EDI: WFFC.COM	Dec 09 2020 02:13:00	Wells Fargo, PO Box 14517, Des Moines, IA 50306-3517
516678839	+ EDI: WFFC.COM	Dec 09 2020 02:13:00	Wells Fargo Bank NA, PO Box 5058 MAC P6053-021, Portland OR 97208-5058
516653158	EDI: WFFC.COM	Dec 09 2020 02:13:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

District/off: 0312-1

User: admin

Page 3 of 4

Date Rcvd: Dec 08, 2020

Form ID: 3180W

Total Noticed: 52

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517545923		New Penn Financial, LLC d/b/a Shellpoint, Mortgage Servicing, Shellpoint Mortgage Servicing, P.O. Box 10675, Greenville, SC 29603-0675, New Penn Financial, LLC d/b/a Shellpoint
cr	*+	US Bank Custodian for Actlien Holding, c/o Pellegrino & Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239
516477802	*	IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081
516477801	*	IRS, PO Box 744, Springfield, NJ 07081-0744
516477804	*+	Irs, P.O. Box 7346, Philadelphia, PA 19101-7346
516477789	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, PO Box 15298, Wilmington, DE 19850
516477791	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Mortgage, PO Box 24696, Columbus, OH 43224
516477814	*+	Schlee & Stillman, LLC, 50 Tower Office Park, Woburn, MA 01801-2113
516477805	##+	Kubota Credit corp USA, 3401 Del Amo Blvd, Torrance, CA 90503-1636
516477807	##	Nationwide Credit Inc, Po Box 26314, Lehigh Valley, PA 18002-6314
516477811	##+	RMS, Po Box 361598, Columbus, OH 43236-1598

TOTAL: 1 Undeliverable, 7 Duplicate, 3 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2020 at the address(es) listed below:

Name	Email Address
Deborah T. Feldstein	on behalf of Creditor US Bank Custodian for Actlien Holding dfeldstein@caplaw.net
Denise E. Carlon	on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jill Manzo	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
Nicholas V. Rogers	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION nj.bkecf@fedphe.com
R. A. Lebron	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION bankruptcy@fskslaw.com
R. A. Lebron	on behalf of Creditor JPMORGAN CHASE BANK N.A. bankruptcy@fskslaw.com

District/off: 0312-1

User: admin

Page 4 of 4

Date Rcvd: Dec 08, 2020

Form ID: 3180W

Total Noticed: 52

Seymour Wasserstrum

on behalf of Debtor Jacqueline B Levy mylawyer7@aol.com ecf@seymourlaw.net;r47769@notify.bestcase.com

Sherri Jennifer Smith

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION ssmith@pincuslaw.com, nj.bkecf@fedphe.com

TOTAL: 10